



DEPARTMENT OF THE TREASURY
COMMUNITY DEVELOPMENT FINANCIAL INSTITUTIONS FUND
601 THIRTEENTH STREET, NW, SUITE 200 SOUTH
WASHINGTON, DC 20005

Louisiana

Caldwell Bank and Trust Company (1998 BEA)

Location: Columbia, Louisiana
Award: \$100,570
Contact: Monty B. Adams - (318) 649-2351

Caldwell Bank and Trust Company received an award of \$100,570 for increasing its lending in low-income communities of Caldwell Parish, Louisiana. The bank operates a first-time home buyer's assistance program that offers lower interest rates, longer repayment terms, and lower down payments to low-income borrowers. The bank has also provided lines of credit to local farmers, increased its commercial real estate lending, and expanded its small business lending efforts. Caldwell Bank and Trust Company is a state-chartered bank with total assets of \$53 million.

(1999 BEA)

Location: Columbia, Louisiana
Award: \$80,853
Contact: Dianne May - (318) 649-2351

Caldwell Bank & Trust Company of Columbia, Louisiana received an award of \$80,853 for increasing its consumer, single-family mortgage, commercial real estate, and business lending activities in distressed communities in Louisiana. Caldwell Bank is a state-chartered bank with total assets of \$58.5 million.

Concordia Bank & Trust Co. (1998 BEA)

Location: Ferriday, Louisiana
Award: \$3,750
Contact: John M. Taylor - (318) 757-4592

Concordia Bank and Trust, of Ferriday, Louisiana, was awarded \$3,750 for making a \$25,000 equity investment in the Enterprise Corporation of the Delta Investments, LLC (ECDI). ECDI is an affiliate of the Enterprise Corporation of the Delta, a certified CDFI. ECDI is a venture fund providing patient capital and technical assistance to small businesses, start-ups and minority owned enterprises in the chronically distressed Mississippi Delta region of Arkansas, Louisiana, and Mississippi. Concordia Bank and Trust is a state-chartered bank with total assets of approximately \$298 million.

Central Bank (1997 BEA)

Location: Monroe, Louisiana
Award: \$337,500
Contact: Michael A. Naquin - (318) 361-7302

Central Bank, of Monroe, Louisiana, was awarded \$337,500 for making a \$250,000 equity investment in the Enterprise Corporation of the Delta (ECD), a certified CDFI. This investment will help capitalize

ECD's new venture fund, ECD Investments. The venture fund will provide patient capital and technical assistance in small businesses, including start-ups and minority owned enterprises in the very distressed Mississippi Delta region of Louisiana, Arkansas, and Mississippi.

First National Bank of Commerce (1997 BEA)

Location: New Orleans, Louisiana
Award: \$112,500
Contact: David R. Schroeder - (504) 623-1428

First National Bank of Commerce, of New Orleans, Louisiana, was awarded \$112,500 for making a \$750,000 equity investment in the Enterprise Corporation of the Delta (ECD), a certified CDFI. This investment will help capitalize ECD's new venture fund, ECD Investments. The venture fund will provide patient capital and technical assistance to small businesses, including start-ups and minority-owned enterprises in the very distressed Mississippi Delta region of Louisiana, Arkansas, and Mississippi.

Hibernia National Bank (1996 BEA)

Location: New Orleans, Louisiana
Award: \$5,875

Rewarded Activities

In late 1995, Hibernia National Bank (Hibernia) adopted two neighborhoods as part of the City of New Orleans' Impact Neighborhood Program. Hibernia was awarded \$5,875 for increasing its small business lending, loans to non-profit organizations engaging in affordable housing activities, and technical assistance activities in these neighborhoods during the first six months of 1996. As part of this effort, Hibernia provided financial support to three non-profit organizations that conduct home-buyer training programs for residents of these targeted neighborhoods.

Post Award Activity

Hibernia has made its award available to five community development corporations to use as matching funds for a grant program sponsored by the Federal Home Loan Bank of Dallas. The \$500 to \$2,200 grants made by Hibernia 0 will be leveraged up to a total of \$29,900 for non-profit organizations in Baton Rouge, New Orleans, and Shreveport focused on affordable housing and homebuyer training.

(1998 BEA)

Award: \$406,428
Contact: Willie Spears - (504) 533-5864

Hibernia National Bank, of New Orleans, Louisiana, was awarded \$406,428 for increasing its single-family mortgage lending and consumer lending in a distressed community in New Orleans. In addition, Hibernia National Bank was awarded \$345,000 for making an equity investment in the Enterprise Corporation of the Delta Investments, LLC (ECDI) and making a loan to the Local Initiatives Support Corporation (LISC). ECDI is an affiliate of the Enterprise Corporation of the Delta, a certified CDFI serving the chronically distressed Mississippi Delta region of Arkansas, Louisiana, and Mississippi. LISC is also a certified CDFI which has a New Orleans program. Hibernia National Bank is a national bank with total assets of approximately \$11.9 billion.

(1999 BEA)

Award: \$150,129
Contact: Nancy Montoya - (504) 533-3029

Hibernia National Bank of New Orleans, Louisiana received an award of \$150,129 for increasing its consumer, single-family mortgage, and small business lending in distressed communities within New Orleans. Hibernia is a national bank with total assets of \$14.3 billion.

Northeast Louisiana Delta Community Development Corporation (1998 CDFI-Tech Asst)

Location: Tallulah, Louisiana
Award: \$50,000 technical assistance grant
Type: Business Loan Fund
Contact: Mr. Moses J. Williams - (318) 574-0995

Northeast Louisiana Delta Community Development Corporation of Tallulah, Louisiana was awarded a \$50,000 technical assistance grant from the CDFI Fund. Serving East Carroll and Madison Parishes, Northeast Louisiana Delta CDC provides loans to entrepreneurs for start up businesses and to lower income home owners for home repair or renovation. Support from the CDFI Fund will be used for staff training, additional computer hardware and software, and the development of loan production policies and procedures.